

In re:
Cesar H. Torres
Debtor

Case No. 18-11824-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 22, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

Recip ID	Recipient Name and Address
db	+ Cesar H. Torres, 4345 N. Orianna Street, Philadelphia, PA 19140-2408

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 23 2022 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 23 2022 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 23 2022 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14096678	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 23 2022 00:20:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14190113	Email/Text: megan.harper@phila.gov	Jul 23 2022 00:20:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14111697	Email/Text: Bankruptcy.Notices@pnc.com	Jul 23 2022 00:20:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14103084	EDI: PRA.COM	Jul 23 2022 04:18:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14217467	+ Email/Text: bncmail@w-legal.com	Jul 23 2022 00:20:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14086240	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 23 2022 00:20:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14228204	Email/PDF: bncnotices@becket-lee.com	Jul 23 2022 00:21:48	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14293339	+ EDI: WFAUTO	Jul 23 2022 04:18:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
14104513	EDI: WFAUTO	Jul 23 2022 04:18:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14077447	+ EDI: WFHOME	Jul 23 2022 04:18:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14085634	EDI: WFCCSBK	Jul 23 2022 04:18:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des

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14094999

+ EDI: WFHOME

Moines, IA 50306-0438

Jul 23 2022 04:18:00

Wells Fargo Bank, N.A., Default Document
Processing, N9286-01Y, 1000 Blue Gentian Road,
Eagan MN 55121-1663

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14334355	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, NATIONAL ASSOCIATION, P.O. Box 94982, CLEVELAND OH 44101

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2022 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor PNC Bank National Association amps@manleydeas.com
BRAD J. SADEK	on behalf of Debtor Cesar H. Torres brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
JAMES A. PROSTKO	on behalf of Creditor Wells Fargo Bank N.A paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor PNC Bank National Association paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor Wells Fargo Bank N.A paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
PAMELA ELCHERT THURMOND	on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov edelyne.jean-baptiste@phila.gov
THOMAS SONG	on behalf of Creditor Wells Fargo Bank N.A tomysong0@gmail.com
THOMAS SONG	on behalf of Creditor PNC Bank National Association tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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WILLIAM EDWARD CRAIG

on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 13

Information to identify the case:

Debtor 1	Cesar H. Torres	Social Security number or ITIN	xxx-xx-4165
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-11824-mdc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cesar H. Torres
aka Cesar H. Torres-Ayala

7/21/22

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.